

Bufferd et al. ("Bufferd"). Applicants respectfully traverse the rejections to claims 13-49 and 61-68 and the official notice taken with regard to claims 16, 17, 19-27, 31, 32, 34-42, 46 and 47.

Claim 13 recites a wireless adaptor coupled to said financial transaction device to receive said financial signals from said financial transaction device in said first signal format and to convert said financial signals from said first signal format to a second signal format different from said first signal format and incompatible with said public switched telephone system. The wireless adaptor also converts the authorization signals from the second format to the first format and transmits the authorization signals in the first format to the financial transaction device. The wireless adaptor further converts signals in the first format to digital signals.

Applicants respectfully submit that the cited reference does not disclose the claimed wireless adaptor.

For example, Busch shows a credit card terminal 110 connected to a telephone handset 124, via credit card terminal interface 112 and acoustic coupler 126. In particular, an audio interface circuit 520 of interface 112 includes a simple audio amplifier and provides signal separation to interface credit card terminal 110 to acoustic coupler 126. See Busch, col. 7, lines 31-36. Although the interface 112 is connected to the terminal 110 and the acoustic coupler 126 via standard RJ11 and RJ48 respectively, interface 112, via circuit 520, simply routes signals between terminal 110 and acoustic coupler 126. RJ11 and RJ48 provide physical interconnection to terminal 110 and coupler 126 respectively, and the signals passing therebetween are not converted from one signal format to another signal format. There is simply no suggestion in Busch of a wireless adaptor being operative to convert signals from a first signal format to a second signal format and, moreover, from the first format to digital and vice-versa, as recited in claim 13.

Claim 13 further recites the wireless adaptor including an audio frequency modem to convert said financial signals from said first signal format to digital signals and a processor to process said digital signals to said second format for transmission by said first wireless modem. The processor also processes the authorization signals in the second signal format to digital signals for conversion to said first signal format by said audio frequency modem.

Applicants respectfully submit that the cited reference does not disclose or suggest the claimed wireless adaptor which includes an audio frequency modem to perform signal conversion and a processor to process the digital signal.

For example, Busch shows elements 510, 518 and 520 (Fig. 5) which refer to a control circuit, off-hook detector and audio interface circuit, respectively, of interface 112. Off-hook detector 518 is responsible for detecting whether credit card terminal 110 is ready to communicate with an attached telecommunication line. Audio interface circuit 520 provides signal separation to interface credit card terminal 110 to telephone station 124. Control circuit 510 controls the circuit components of terminal interface 112. There is no suggestion in Busch of a wireless adaptor which includes an audio frequency modem and a processor for processing the digital signal, as recited in claim 13. There is also no suggestion of an audio frequency modem which converts signals to a digital format, as recited in claim 13.

With regard to the remaining reference, Bufferd adds nothing to Busch that would in any way supplement the above-noted deficiencies in the Busch teaching.

Accordingly, claim 13 is not anticipated or made obvious by the reference, individually or in combination. Claims 14-27 and 61-68, in depending from claim 13, incorporate all of these features, and so each of claims 14-27 and 61-68 is not anticipated or made obvious by any proper combination of Busch and Bufferd.

Claim 28 also incorporates a wireless adaptor similar to that claimed in claim 13.

Thus, claim 28 is not anticipated by Busch for the reasons discussed above.

Claims 29-42, in depending from claim 28, incorporate all of its features, and so each of claims 29-42 is not anticipated or made obvious by Busch for the reasons discussed above.

Claim 43 is directed to a method of operating a financial transaction device between the financial transaction device and an authorization processor. The method converts signals received from the financial transaction device to digital data signals not compatible with the public switched telephone network. The converted signals are transmitted to host computer via a first and second wireless modem. The method further converts digital data received from the host computer, via first and second modem, to signals compatible with the public switched telephone network.

Applicants respectfully submit that the cited references do not disclose or suggest the method of communications of claim 43. For similar reasons as set forth above for claim 13, Busch does not disclose or suggest any arrangement in which signals from the financial transaction device are converted prior to transmission to the host computer and, moreover, the signals are converted to digital signals not compatible with the public switched telephone network, as recited in claim 43. Busch also does not disclose or suggest converting digital data received from the host computer, via first and second modem, to signals compatible with the public switched telephone network. Thus, claim 43 is not anticipated or made obvious by Busch.

Claims 44-49, in depending from claim 43, incorporate all of the above-noted features, and so each of the claims is not anticipated or made obvious by Busch for the reasons discussed above.

In view of the foregoing, Applicants respectfully submit that pending claims 13-49 and 66-68 patentably distinguish over the cited references, individually and in combination. Reconsideration and withdrawal of the rejections to claims 13-49 and 66-68 are respectfully requested.

CONCLUSION

Based on the foregoing remarks, Applicants respectfully request reconsideration and allowance of this application.

Reconsideration and allowance of the claims of this application are respectfully solicited

In the event that a telephone conference would facilitate examination of this application in any way, the Examiner is invited to contact the undersigned at the number provided.

Respectfully submitted,

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